

# THE LEISURE HOUR

A FAMILY JOURNAL OF INSTRUCTION AND RECREATION.

"BEHOLD IN THESE WHAT LEISURE HOURS DEMAND,—AMUSEMENT AND TRUE KNOWLEDGE HAND IN HAND."—Cooper.



THE DECK WAS A SCENE OF CONFUSION AND TERROR.

## ADVENTURES ASHORE AND AFLOAT. AGAINST AN ICEBERG.

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ABOUT ten o'clock one night, according to my custom, I left the cabin below to have a walk on deck, as it was then clear of the passengers, of whom we had between two and three hundred on board. I found the ship going close-hauled (i.e., sailing obliquely against a head-wind), the night being dark and, even for the latitude, rather cold. It happened that I kept a thermometer in my cabin, the daily fall of which, as we ran south from Melbourne, I was in the habit of recording. On this

particular night (March 8th, 1861; long. 140° W.; lat. 55° S.), after hanging it up in the rigging and walking the deck for awhile, I looked at it and found the temperature to be 48 deg. A short time afterwards I fancied that the wind suddenly blew more chilly, and presently the cold became so decidedly greater that I was induced again to examine the instrument, and found that my feelings had not deceived me. The mercury had fallen nearly ten degrees in the course of half an hour. After a brisk walk I went below, and then, to my surprise, found that it stood at its former figure. Such rapid changes in so short a time struck me forcibly,

and, to make more sure of the fact, I hung the instrument up again in the weather-shrouds; but the column remained stationary, and my own feelings, moreover, now assured me that once more the air had become comparatively warmer. I felt convinced, therefore, that we had in the darkness passed in the immediate vicinity of floating ice.

This incident filled me with apprehension; for, unfortunately, no confidence could be placed in several of the ship's officers. One of them, whose duty it would be that night to take the middle watch (from twelve to four), was a drunkard, and another had often been found asleep at his post, which is forward, where danger lies. As the officers are, so will the crew be; and a constant source of dread is the facility with which the latter obtain the spirits placed on board for sale to the passengers, and which is retailed to them from the purser's room on deck, just as in a public-house. Often have we seen the glasses handed through the little window to the passengers who stood there, passed slyly to the sailors in the background, and that it is conveyed surreptitiously to the fore-castle we all know. The owners who, from greed of gain, thus act have an awful responsibility placed upon them.

It is not to be wondered at, therefore, that I was anxious, and disinclined to follow the example of the other passengers and go to bed. I did so at length, but could not sleep. Thoughts of shipwreck would intrude themselves, and I could not banish them. All the stories I had read of destruction stealing on the unsuspecting mariners—of missing ships long waited for in vain, and finally given up, supposed to have dashed in the darkness of midnight against icebergs—kept recurring to my memory, until I could bear it no longer; and, dressing, I went on deck. The night, or rather morning, was now bitterly cold, the wind blowing from ahead as before; and this fact redoubled my fears. The peculiar construction of the ship's poop prevented my seeing from the main-deck the officer of the watch; so I went forward far enough to make out the outlines of the figures of the two able seamen who should be on the look-out, whose duty it was to pace opposite sides of the fore-castle in such a manner that one was always facing in the direction the ship was going. Somewhat reassured by finding them at their post—for, though the night was dark, and rather misty, an iceberg could be seen some miles away—I once more went below, and to bed, but still sleep fled from me, or came in visions so distressing that I again resolved to go on deck. It was now past three o'clock, and all was silent on board, the creaking of the ship's timbers, as she glided rapidly and steadily through the water, alone being heard. I had nearly dressed, when this silence was abruptly broken by a shrill cry from the fore-castle. I could not distinguish the words, but there was something in the tone which thrilled through me electrically, and I felt assured at once that my vague presentiment of disaster was about to be realized. I rushed to the foot of the companion-ladder and, listening, heard the awful words, "Iceberg close ahead!" I alone heard it of those below, for all were buried in profound sleep. My restlessness had previously awakened my wife, who, I must say, behaved most nobly. Silently rising, she hastily proceeded to dress, and I finished doing the same, steadying ourselves for the expected shock, for well I knew from former experience what would happen. Long minutes passed by—so long that a faint hope was springing up in my mind that the ship's course had been altered, and the danger averted—when, crash! the ship struck, and all who were erect were dashed with great violence

headlong down, great numbers being hurled out of their beds. Those minutes, how can I describe them, or our feelings at such a time?—the agony of dread expectation between the warning cry and the fearful concussion, which was the first intimation to the hundreds of sleepers that they were suddenly brought face to face with death; and the scene which ensued—the terrified women rushing from their cabins, some falling fainting on the deck, others sitting stupefied or half crazy with terror, but the majority of them screaming frantically—men even still more wildly panic-stricken, some yelling like madmen, others wringing their hands or tearing their hair, and running to and fro, as if seeking for some outlet of escape, or casting themselves down grovelling on the deck, despairing. Here and there, however, singly, or in groups of two or three, might be seen some on their knees praying calmly, and evidently striving to prepare themselves for the awful change impending; while above our heads the thundering tramp of the crowds on deck, pressing aft to avoid the danger of the falling spars and fragments of ice torn from the berg, and falling in showers on the vessel forward; the outcries of alarm from hundreds of hoarse or shrill voices of old and young; the groaning and grinding of the vessel's bows, and the crash succeeding crash of her falling spars and yards, as iceberg and ship rolled and plunged in contact—all together made up a scene of fear which no language can adequately describe. And the thought that, situated as we were in the midst of that vast southern Pacific Ocean, three thousand miles from land, and nearly four thousand from the nearest port, the boats would not hold one fourth of our number, even if we did not immediately sink, destroyed every glimmering of hope in the breasts of even the boldest on board.

Leaving my wife, I ran on deck; and never shall I forget the scene there presented. High over our masts towered the iceberg, its coldly glittering grey mass extending in lofty crags, and far to the right and left, and rocking and swaying to and fro, backwards and forwards, with a slow and stately motion, the outline of its lofty summit sweeping over a large arc of the heavens, now hiding, now revealing, the stars overhead, and at times apparently leaning over with an inclination so great that it appeared as if about to descend bodily down upon and crush us. On our decks, yelling and struggling, and falling over each other in their desperate attempts to fight their way to the boats which hung on the quarters, and to which, in the first instant of their terror, they blindly rushed, was a dense mass of human beings, most of them just as they sprang from their beds on the first alarm. It was in vain that the captain and officers shouted for silence, and ordered them to go below, so as to make way for the sailors (who soon recovered their presence of mind) to brace the yards round, so that the ship might back off from the iceberg. Panic fear had seized them, and they were incapable of listening; and, had not unexpected obstacles presented themselves to their design of lowering and entering the boats, great numbers would have perished in the rush which would inevitably have overloaded and swamped them. This struggling crowd had gathered round the spot where the particular ropes and braces necessary to manœuvring the ship were, preventing all approach to them; and she consequently remained plunging and grinding, and drifting along the perpendicular wall of ice for several hundred yards, now and then striking heavily, and tearing down another spar or two, every shock renewing the terror of the panic-stricken herd, whose struggles, dimly visible by the light of a lantern

brought up and hung in the rigging, added much to the horrors of that appalling scene.

Most providentially, however, the wind was, as I remarked before, a head one, and in consequence the after-sails were so set that they kept the ship's bows end on to the ice-wall, and prevented her swinging broadside on to it. This was what happened to the "Indian Queen" when she struck an iceberg near this spot; and the consequence was that all her three masts were torn out of her instantly, as berg and vessel rolled and pitched in contact alongside each other. This catastrophe, however, God in his mercy saved us from, and we preserved the principal portions of two of our masts.

Some fifteen minutes thus passed away, during which the horrible confusion on deck was at its height, and I momentarily expected the ship would go down. Finding that, under the circumstances, there was no opening whatever for any individual exertions towards saving ourselves, I turned to go below, for I felt that my place was to be with my wife, that we might meet our fate together. There were several who preserved their presence of mind even at such a time; they had gathered round the pump, and by the light of a lantern were proceeding to sound the well, Mr. N—, who occupied the next cabin to mine, being one of the number. I had staid so long on deck that I knew my wife must be suffering torments of anxiety, left alone in her cabin; still I could not resist pausing a moment to watch the operation. The faces round that mainmast, illuminated by the fitful glare of the lamp, would have made a study for a painter. Life or death? Are we sinking or not? was the all-important question to be decided in a few moments. The carpenter had been struck down by the falling wreck, and the proper sounding line could not be found in the confusion; so the end of the top-gallant halliards was taken as a substitute, after some delay.

"Is that you, Mr. B—?" said N— to me, as I put my hand on his shoulder and pressed forward to watch the operation. "I saw Mrs. B— just now, and she told me to ask you, unless you could do some good on deck, to join her. We *can* do nothing; there is no hope for us, that I can see."

"Will you come down and tell me the result of the sounding, whatever it is?" I said.

"I will," he replied; "if unfavourable, I shall come down and lock myself in my cabin. You will hear me pass by, so I will say good-bye now; for in that case I shall not see you again;" and he held out his hand.

"Good-bye, N—," I said. "May God forgive us all our sins, and may we meet in a better world!"

I ran below and found the scene of terror there also at its height. My poor little B— was on her knees, her arms clasped round a carpet-bag which lay on the bed.

"Oh, I am so glad you have come," she whispered, as I sank down beside her. "It would have been terrible to die alone here. Is there any hope, do you think?"

"Very little: none, in fact; for the ship is old and, like all American-built vessels, slightly framed and timbered. We may not go down directly; but she must be fatally injured under water, striking so heavily as she did the first time. Unless we keep afloat till we meet with another ship—"

At this moment there was a terrific crash. To the uninitiated it seemed the most dreadful of all, and was supposed to prelude our instant destruction. It was caused by the simultaneous fall of several of the lighter spars and booms of the mainmast, in addition to the massive fore-yard; and the former falling from so great a height, and being accompanied as well by a shower of blocks and ropes, the shock and noise were dreadful.

I knew, however, that the less startling concussions of the bows in the ice were far more to be dreaded than any avalanche of descending fragments, which might be replaced. To my wife, however, the end seemed to have come; and, turning to me, she said, eagerly—

"The key! give me the key of the carpet-bag. You have it—quick!"

Astonished at such a request at such a time, I handed it to her, and she took out a small case, which she opened, kissed passionately, and placed in her bosom; then, throwing her arms round me, she once more engaged in fervent prayer. The case contained the portrait of a dead and only child.

I was much moved by this affecting manifestation of the undying strength of the maternal instinct, which in death itself could not bear the thought of separation even from that lifeless memento of the past; and, clasped in each other's arms, we prayed as only those in like circumstances *can* pray. While thus engaged, another severe shock was received; and some time afterwards a shout from the deck made known to us the fact that the vessel had at length drifted clear of the iceberg.

I listened for the step of Mr. N—, who had to go by our cabin-door to reach his own, and presently he came. How our hearts beat as he approached! Would he pass on and enter his berth?—the signal that there was no hope, and that the hold was filling with water; that we were sinking. Or would he stop, and by that act assure us that there was still a prospect of our remaining, "to praise the Lord in the land of the living"? He stopped and knocked.

"I do not wish to excite false hopes," he said. "The thing seems incredible to me, but we have sounded repeatedly and found only some fifteen inches as yet in the well. There!" he added; "they will know now for certain, at any rate; they have set the pumps going."

In a very few minutes the clanking noise ceased; they had "sucked." In other words, there was no more water to be pumped. A great cheer arose as this fact became known, and the joy of many was as frantic as their previous terror had been. Again and again the pumps were tried, but with the same result—viz., that the leak caused by the ship's striking was found to be such that moderate and regular exertion could keep under. There was one possibility, indeed, which kept us constantly in dread—that some injured beam might suddenly start when the ship began to work in heavy weather, and sink us at once. But we trusted to that gracious Providence which had hitherto preserved us.

From the boatswain we ascertained how it was that we escaped foundering on the first shock. He was asleep in his hammock, and rushed out on deck just in time to see the vessel strike the icy wall. "If she had gone straight at it," he said, "or if her head had been rising to a sea, we should have gone down like a shot. The first would have beaten in the bows like an egg-shell, and the second would have smashed them right down to the water's edge, and started the timbers below as well. But, the Lord be praised! she happened to be atop of a swell at the moment, and came gutching down on the face of the cliff, carrying away the bowsprit and all the upper part of the bow, which is sharp and projecting, the whole force of the blow going obliquely upwards." Daylight showed the truth of the statement, and revealed also another circumstance which made our escape seem still more miraculous. In all directions floated icebergs, some of them of immense size and height, and upon examining these from the mast-head it was seen that around the base of each extended a border or fringe of ice a few feet only above the surface



of the water. That against which we struck proved to be the only one in the series which possessed a perpendicular face free from this, and that only on one of its sides. Had we then struck any one of the other icebergs, or had we even struck on any other part of that we came against, nothing could have saved us. Truly it seemed, as we verified this extraordinary fact, as if the Omnipotent himself had guided our bark when those whose duty it was to have warned us of danger, and whom I myself had seen at their post, had deserted it to engage in revelry below, leaving in their place an ignorant lad, who thought the iceberg was the moon shining behind a cloud, and who, under that impression, had continued walking the fore-castle, scarcely casting a second glance at it, until one of the crew, coming to relieve him, was horror-struck at finding the ship directly beneath the gleaming cliffs!

Taking all the circumstances together, perhaps there never yet was recorded a more remarkable instance of Providential interposition than that by which the "M— P—," and the two hundred and eighty souls on board of her, were saved from destruction.

I transcribe verbatim from my journal the entry which I made at the time, as best expressing my feelings after so wonderful a deliverance:—

"To God, the Creator and Preserver of all things, let our thanks be rendered for the mercies vouchsafed to us in our preservation from a sudden and terrible death. Truly our escape has been something marvellous; and the more I reflect on it so much the more wonderful does it appear that I should be sitting here writing down the details. That so many circumstances should combine together in our favour irresistibly compels to the conviction that we have been the unworthy recipients of a special interposition of Providence in our behalf. Had it not pleased the Almighty Disposer of events so to ordain matters that the sea should be (for the locality) unusually smooth, the wind a head-wind, and, what was still more providential, that the ship should happen to strike in the very peculiar manner she did, not one of the three hundred souls on board would now have been alive to tell the story. We should have gone down instantly, having barely time to ejaculate a prayer!

"But that is not all. These strange coincidences of themselves would have proved unavailing ultimately to save us from destruction without the last and, to my mind, the greatest mercy of the series; for, as if expressly in pity for our helpless condition, it has been all to-day a perfect calm. Such a thing in the latitude of Cape Horn is at any time of singularly rare occurrence, even in the most favourable months; but, that it should happen at this particular season, the officers assert to be most astonishing. I have myself sailed across this ocean three times, and never witnessed one so far south; and navigators who have spent years in succession in surveying the islands and continents of this part of the Pacific speak of the exceeding rarity of such an event. Darwin, who was with Fitzroy in the "Beagle" for five years surveying these inhospitable regions of the earth, states that there is scarcely ever a cessation, and then for a few days only, from the constantly blowing westerly gales, even in the midsummer months. A lull, even for a few hours, is uncommon, the intervals between them (and they blow for three or four weeks together) being occupied by high winds; and yet this event has now befallen us. The wind, which was sending the ship through the water at ten-knot speed, suddenly dropped; the weather, which looked threatening before our disaster, cleared up; and a calm, almost tropical in its character, settled on this southern storm-beaten ocean.

If it had been blowing even a moderate breeze, it would have been impossible for us, in the darkness, to clear the disabled ship of the wreck of the heavy masts and yards, some of which even yet cover the decks, and hang in huge masses over her sides. The tossing of the vessel, and the shocks given by the ponderous spars entangled with sails and rigging floating alongside, would have staved in her ribs in a very short time.

"Surely the most indifferent must see in all this the hand of God, and acknowledge that he alone who can still the raging of the seas has mercifully deigned to interpose his guardian care between us and sudden destruction."

#### INSPECTION OF CONVENTS.

RELIGIOUS toleration is an established principle of English policy. The recognition of this principle is felt to be no less judicious from the Christian than from the secular point of view. It is supported by a deep-rooted conviction that "Truth is great, and will prevail," and that moral influence is more powerful than physical force in things spiritual. The intelligent adherents, however, of these maxims and beliefs are bound to take timely care that the principle of toleration be not abused by any one of the many religious sections for whose benefit and protection it exists. If it can be shown that, taking shelter under the provisions of a liberal and comprehensive law, an institution claiming to be religious is fairly chargeable with violation of the rights of life, freedom, or property, civil interference becomes in that case an act of justice and necessity.

Those who plead for the unchecked development of the monastic system in England are accustomed to allege that a popular demand for official inspection of convents must proceed from Protestant hostility to the Church of Rome. Persons who think thus may be cured of their ignorance by a more familiar acquaintance with European history. They may be reminded, as it was asserted in a recent debate on this question in the House of Commons, that, previous to the Reformation, Cardinal Wolsey applied to the Pope for power to suppress the monastic houses, and that Clement VII, in a papal bull or rescript, fully sanctioned the design. The Cardinal at once suppressed forty monasteries. Abuses of all kinds, including licentiousness in its worst forms, had disgraced a large number of these institutions; they had become a scandal to the faith, and a menace to the homes of the nation. For these reasons the entire confiscation of the monastic property, while it was one of the strongest, was also one of the most popular measures of the reign of Henry VIII. It is instructive to notice that the leading Roman Catholic states have since that period imitated England's bold hostility to the monastic system. That hostility seems to be one of the first instincts of a liberated people. France in 1789, Spain in 1837, Italy in 1864, demanded the suppression of convents, or, at the very least, their subjection to the control of civil law. At the present time their independence of that law, and their complete immunity from secular interference, are firmly demanded by the leaders of the Romish Church. These men build their hopes of success, apparently not without some reason, upon a belief in the indifference of the people of this country to their dangerous encroachments.

Let our readers carefully observe that England stands alone among the European Powers in her entire compliance with Ultramontane policy in this respect. The House of Commons, by a majority of twenty-seven in a house of one hundred and eighty-five members, has



recently decided against any inquiry into the character of monastic and conventual establishments. In all the leading Continental states they have been more or less subjected to official supervision. No parliamentary inquiry into their working is at this day needful in France, Austria, Prussia, Italy, or Bavaria. Roman Catholic populations have learned, by the sad experience of many centuries, the dangers and inherent abuses of the system, its pernicious interference with family life, its unnatural rules and restraints, its cruelty, its unrelenting oppression of those whom its deceptions have enslaved. History, poetry, and popular tradition have faithfully depicted these invariable characteristics; but three centuries have rolled away since English monasticism fell beneath the rough, destructive hands of the eighth Henry, and now all-tolerant England permits its revival. Rome has not been slow to avail herself of such a change in the disposition of her greatest enemy. Keenly watching the state of political and religious parties in this country, the Jesuits, who are at present the pilots of their church, were clever enough to foresee that the hostile action of a large section of English Protestants would be neutralized by a judicious use of the plea for religious toleration, a principle which in the abstract they repudiate with all the force and bitterness of genuine bigots. Upon that plea, therefore, they have contrived to establish monastic institutions once more in our midst—institutions which have always been a fertile source of wealth and power to the Romish Church, but which history and recent events prove to be fraught with peril to the happiness and morality of the people.

At present the conventual system stands at the bar of public opinion. Its severe discipline and eccentric aspects present such a startling contrast to the simplicity and purity of ordinary domestic life in England, that it is painful to reflect that many thousands of our countrywomen have already been induced to sacrifice themselves to this form of superstition.\* The rapid growth of English monasticism will appear by the following figures:—In 1829 there were in Great Britain no religious houses of men, and only 16 convents of women. In 1850 there were 17 religious houses of men, and 53 convents of women. In 1865 we find there are 58 religious houses of men, and 201 convents of women. We may add that the number of Romish priests in Great Britain has also largely increased. In 1829 there were 447, in 1850 there were 938, and there are now 1521. These facts deserve serious attention, especially when it is remembered that the whole power of the Romish priesthood is, under the highest sanctions which it recognises, pledged to oppose and destroy the civil liberties of every nation.

Now, if the theory of the conventual system be repugnant to the enlightened instincts of humanity, its practice is in some respects no less contrary to the fundamental laws of a free nation. Upon this latter ground we demand that legislative restrictions be imposed upon its working in England. We remind our readers that, according to the laws of the Church of Rome, every nun, after her novitiate and full profession, becomes the "subject" of the superior of her convent. This is the term employed; and from the very hour in which she assumes the black veil she is held by her superiors to have forfeited all claim to the protection of the civil law. This illegal and most dangerous assumption is distinctly

made in the syllabus to the recent Encyclical Letter, and is one of the many "infallible" decisions of the Council of Trent, which are held to be as valid now as on the day when, amidst the acclamations and anathemas of a crowd of bishops, they were commended to the Catholic world. That scene was full of painful interest. Angels may have wept over it. Hundreds of bishops, professing to represent Him who came to give liberty to the captive, conspired to frame a code of tyrannical and cruel laws, in obedience to which, mistaking them for the will of their Saviour, thousands of weak women, in succeeding generations, should sacrifice every hope and happiness of their nature.

These bishops impiously reversed the benevolent decrees of the Creator. They renounced with horror, and made it a virtue to renounce, what God had mercifully declared to be lawful and innocent. They "hoped to merit heaven by making earth a hell."

Referring to the discipline to be observed in convents, the Council of Trent enjoined all bishops to take care "that nunneries be kept carefully closed, and cress be absolutely forbidden to the nuns, under any pretence whatsoever, without episcopal license, under pain of excommunication and other penalties." All the devices of a fertile superstition combine to render this cruel edict as efficient as possible. Many convents are surrounded by lofty walls, massive gates and gratings, and furnished with all the appliances of a prison. Nuns thus cloistered are taught by their priestly gaolers that it is the most sacred duty of a "religious" to relinquish every natural affection. St. Alphonsus Liguori, who was canonized so recently as in 1839, and is held to be a great authority in conventual discipline, says: "Relatives are the worst enemies of the sanctification of the religious. . . . They are the greatest obstacles to advancement in virtue. . . . No progress can be expected from a nun who wishes to have her relatives near the convent. . . . The nun who leaves her relatives in effect and in affection shall obtain eternal beatitude in heaven, and an hundred-fold on earth. . . . Nuns will greatly advance in virtue by refusing to see their relatives. . . . As in the choir nuns breathe the salubrious air of Paradise, so in the parlour they may inhale the pestilential vapours of hell." Accordingly, the superiors of convents can and do refuse access to the nearest relatives, when it may suit their ends to do so.

Further, corporal chastisement forms a part of this degrading and pestilent tyranny. Says Liguori: "The superior may flog his subject, but not in the presence of novices. . . . I have often said that a nun in her convent enjoys a foretaste of Paradise, or suffers an anticipation of hell. To endure the pains of hell is to be separated from God; to be forced, against the inclinations of nature, to do the will of others; to be distrusted, despised, reproved, and chastised, by those with whom we live; to be shut up in a place of confinement, from which it is impossible to escape; in a word, it is to be in continual torture without a moment's peace." A complete subjection of the conscience and the will is much insisted upon. Liguori declares that "to regard as good whatever superiors command is the blind obedience so much praised by the saints, and is the duty of every nun." Further: "Be careful not to make known the internal concerns of the convent, and particularly what might tend to the discredit of the superior or the sisters." This "saint" piously ejaculates: "Would to God that in all monasteries there were grates of punched iron, such as we find in some observant convents." He quotes with approval another Romish authority: "A monastery of nuns, in which there is liberty, serves to

\* Harm may be done by extreme statements, as when the late Henry Drummond, M.P., denounced convents as only prisons or places of guilt. They also form respectable homes for unmarried females of Roman Catholic families, at cheaper rates than, without the benefit of such association, they could be maintained by their relatives.

conduct them to hell." In his "Admonition to the Abbess" he says: "Be particularly careful not to permit any especial friendship, either among the sisters or with externs. . . . Be careful not to allow persons employed in the convent to bring letters or inconvenient messages to the nuns. . . . In correcting nuns I beg you not to have recourse to chastisement, I mean severe chastisement, unless when it is absolutely necessary for the amendment of a sister, or for the example of others."

Now institutions governed by regulations such as these (and there are worse, which we forbear to quote) must unquestionably be liable to dangerous abuses. The testimony of history, as well as recent investigation, uniformly points to the same conclusion; and our conviction of the imperative necessity for government inspection of convents is strengthened by reflecting that young, inexperienced girls of sixteen, lured by the deceitful image of heroic sanctity, are induced to take irrevocable vows. There is peculiar cruelty in this aspect of the system. A young girl may probably find, when her nature develops itself, that she is unfit for the life to which, in a moment of weakness or enthusiasm, she was devoted. In this emergency she is prevented, by conventual restraints, from appealing to the laws of her country. She is threatened with "excommunication and other penalties," including, as we have seen, corporal chastisement, if she venture to escape. Here is a conflict between the civil law of England and the spiritual law of Rome. We have a right to demand that English law be made supreme.

At present, Romish priests, to the exclusion of every other class of men, have undisturbed authority in the two hundred and one convents of Great Britain. Considering the tyrannical rules of the cloister, and the enforced celibacy of the priests, this is neither just nor seemly. France, Prussia, Italy, and other countries provide against the probable violation of equity and morality. We trust that Parliament will not continue to neglect the defence of defenceless women, but that, with England's traditional care for the liberty of the subject, a large and unhappily an increasing class of Englishwomen may be protected against the deceit and corruption inherent in a system which, in some of its aspects, is opposed to laws both human and Divine.

### THE IDLER ON THE RHINE.

BY THE AUTHOR OF "THE REGULAR SWISS ROUND."

#### II.

YES, when I looked out of the carriage-window there was the familiar old wooden crane which has for these last four hundred years been the landmark of Cologne. We drove to the "Hôtel du Nord," where we were glad to find people stirring, and hot water and breakfast ready as soon as we were ready for them.

I suppose our blunders seem as absurd and unnecessary to foreigners as theirs do to us; but I could not help being surprised that no one had told the proprietors of such a first-class hotel as this how to spell the word "tea." There was a printed notice in our room saying that "tee with kettle" (meaning urn) cost so much; and such mistakes as these are very frequent. I happened to take up one of the Interlaken arrival lists this year. The place was crammed with visitors, many of them English, and it appeared that the publishers had employed an Englishman to copy the names from the books of the various inns. At one he seemed to have been hurried, for he ended his list thus: "Mr. Thompson, London; Mr. Wilkinson, London, etc. No time to write

all the names." This last sentence appeared in print as "Mr. Notime," "Mr. Towrite," "Mr. Allthenames."

We arrived so early at Cologne that it was but a little past six when, having had breakfast, we sallied forth to the cathedral. This was the time to see it. Regular sight-seers were yet abed and asleep. There was no haunting beadle to suggest that odious tour of instruction which destroys all one's interest in the place you visit. There were, it is true, many people coming and going, but they were about the proper business of a church—they came to pray. Several joined in an early service with the priest; but most seemed to be about their own private devotions, entering and departing singly after they had knelt for a while apart. The cathedral was being used as a house of prayer. I have often regretted that our own town churches are not thus set open to the people at other times than at their stated services. There must be many persons whose homes are so crowded that they cannot find privacy enough to commune with themselves and be still. Where can they go, for even a few minutes' meditation and prayer, better than to the house of God, which is built not only for his honour, but for the use of the people? Much as we see to shock and distress us in Popery, I think we might here take a hint from the practice of Roman Catholics, and make the church, at least in crowded towns, of use in facilitating the practice of private devotion.

This cathedral presents a most striking spectacle on great occasions. Shortly after we had visited it, my brother, who followed us up the Rhine, saw it filled from one end to the other. On the morning of which I speak it wore its usual appearance; and that, I confess, suggested a very favourable estimate of the common-place every-day piety of the people of Cologne. There was no ostentation, but, on the contrary, a quietness and reserve of demeanour far more impressive than that which I have witnessed in many Romish churches.

The cathedral is, to my eye, more vast than beautiful. Till the towers are built, however, it is impossible to appreciate the effect of its exterior. Now, we estimate its grace and proportions as we should those of a man whose head and shoulders had been cut off. When the structure is finished it will probably strike us as much with its beauty as with its grandeur. The realization of its original design is going steadily on; there is a whole square of workshops by its walls, alive with the sound of the mason's hammer and buzz of the workmen's voices. Already about £300,000 has been spent upon the cathedral since 1842, and now its completion has become quite a national object to the Prussians.

The first plans of the building have long since been lost: even the name of the designer is unknown; but what a triumph of architectural conception it is to have a grand idea in the way of being fully realized after an interval of some six hundred years!

No place, probably, enables you better to compare ancient and modern stained glass. In the opinion of many, that of the present day equals, if it does not surpass, the best performances of the old. The specimens of both in Cologne Cathedral are considered to be the finest in existence.

On leaving the church we strolled about the town. Cologne has been reviled as the metropolis of bad smells. It is true that in some of the smaller streets we encountered stench which were almost as curious as they were pungent; but there were many evidences of sanitary care wherever we went. It was still early, and we noticed a box or basket, filled with the ashes and the sweepings of the previous day, placed outside each door, ready to be carted out of the town. This insures a far

more regular and complete clearance away of mischief-making matter than we have in London. The dustman comes many times down a street before the tired and careless householder or servant considers the accumulation big enough to be removed. When it fills the ash-pit, the surly fellow with flapped hat and basket is summoned to carry it off. Meanwhile, probably, the gatherings of a week or more are permitted to send up their evil influences over the whole house, not always with much perceptible odour, but never without some harm.

We were struck with many signs of thrift and progress about the town. Large numbers of market-people were coming in, many of them bringing their wares in carts drawn by dogs. Shops were being opened betimes. New houses were in progress. People walked about briskly, and with an evident purpose. Cologne has recovered, or at least is recovering fast, from the long stagnation which followed its eminence of years gone by. Once it was among the busiest, if not the most active, of the Rhenish towns. Famed as a "Colonia" of the Romans, it grew, after the dislocation and disturbances consequent upon the breaking up of the great empire, into a vigorous commercial city, which had intimate relations with London, our own Guildhall being its chief English dépôt. Then the nobles and the priests fell out with the people, and, banishing weavers and Protestants right and left, weakened the place so seriously that it was not till the present century it began to win back its long lost-life. Now it thrives. There is small fear of its clergy growing too strong for the people, since the monasteries were suppressed in 1802. It may regain one of its old titles, "the Rome of the north," by having a church, in its way as imposing as St Peter's; but religious tyranny will not easily upset the fabric of its prosperity again. More money than ever is being yearly spent upon the cathedral, but it is with the understanding that other buildings and public works are promoted at the same time. There is, for instance, an eminently ugly and useful railway-bridge across the Rhine, in striking contrast to the neighbouring cathedral. This bridge carries both trains and foot-passengers, the last paying some absurdly small toll. Indeed, it seemed to me that you gained money rather than paid it away. I knew nothing of the toll, and therefore, walking through the gate freely, was called back by the porter to pay. I tendered the smallest silver coin I had, and received back a handful of money. I think a man might make a fortune by constantly crossing that bridge. Nothing, however, shows the careful thrift of a country more than the smallness of its coins. The abundance of these little copper flakes represented a surprising accuracy of detail and estimate of value in petty transactions. We seldom use farthings. We can, closely enough, express our sense of a thing's worth in halfpences; but there are ten Prussian farthings to one English penny, and, in exchange for the small coin I tendered for toll, I received, apparently, some dozen or score of them. I may now say that the variety of currencies in use about the Rhine is a satire on the good understanding of nations. I remember one railway-station—I forget this moment where, but not far from Mayence—which had a notice outside the ticket-office setting forth the exchange of ten different sets of coinage in which payments might be made. There is no greater witness to the want of that civilization which accompanies commerce than this perplexing variety of moneys. The bayonets of the German nations are far more uniform than their coinage, and I fear they are more penetrated with the sentiment of selfish hostility than of commerce. As it is, the idler on the Rhine must keep up a brisk exercise of arith-

metic if he wants to count his change for every payment, in shop, railway-station, steam-boat, and hotel. By the time you have mastered thalers and silbergroschen you find yourself entangled in florins and kreuzers. Not only is Prussian silver money generally refused in the Austrian dominions, and Austrian money snuffed at in Prussia, but the interchange of these two great currencies is accompanied and impeded by a crowd of small coiners, most petty states having some die of their own.

But I must get back to Cologne. There are, of course, several sights, such as the Zoological Gardens and the Church of St. Ursula. The Rhine here presents no beauties of scenery, its banks being as flat as this page; the tourist, therefore, bursting with impatient curiosity, turns his attention to the town. In visiting wild beasts abroad, especially when the keeper describes them to you, and puts them through their performances in his own language, you are probably struck with the fact of lions, monkeys, and elephants understanding French and German, though they invariably speak with a strong Regent's Park accent themselves.

If you do not care to visit a collection of living beasts at Cologne you may indulge the most opposite taste by visiting the church of St. Ursula, which professes to preserve the bones of dead saints. The martyrdom of St. Ursula and her eleven thousand virgin attendants at Cologne, on their return from Rome, is a favourite legend and subject of painting in these parts. Nothing can be more grotesquely sad than some of these pictures, where the ladies fill the ship alongside the pier as completely and regularly as bottles fill a cruet-stand. They present themselves thus in a resigned symmetrical crowd, while ruffians in bright uniforms, and with slow grimacing aim, shoot cross-bow bolts among them at a range of some three yards. The church dedicated to this saint is decorated with, and indeed, seemingly half built of, bones—what bones Professor Owen could probably tell us.

From Cologne there is a short run by rail to Bonn, where the beauties of the Rhine are considered to begin. The views of the Drachenfel, up the river, are very pretty; but I suppose almost every one is disappointed at the small size of the famous Seven Mountains. However, they are very pretty, especially from the hotel gardens which skirt the Rhine. Many families stay here for some time. Bonn is a pleasant place, having on its bank-side summer-houses, terraces by the cool swift river, and long avenues of shade-giving horse-chestnut—many a charm for those who seek some dog-day rest. It is a very old town and modern university; for "Bonna" is mentioned by Tacitus, and long marked the spot of the only bridge across the Rhine, except that at Mayence, while the university was founded so lately as 1818. The town, as might be supposed, has much increased since then; indeed, so many are the fine fresh houses, that it looks like a newly-built place, instead of being one of the first Roman fortresses on the Rhine, and famous in the days of Constantine the Great. There is plenty of information about these matters in the guide-books, and I hardly like quoting from a source which is possessed by every tourist; yet, as, on transferring my notes to this paper, I am often struck with interesting statements collected by Murray, Baedeker, etc., which were quite overlooked in travelling, I venture to repeat one here and there. The fact is that these guide-books are too full and dry; much, moreover, of what they tell assumes in the reader a far better acquaintance with history than one out of a hundred tourists possesses. Hence, after three or four attempts, he skips all the historical references in his guide-book, and confines its use to the





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giving of information about hotels, steamboats, and the means of getting at established sights.

Bonn was the university of Prince Albert; and I dare say that the small expenditure of many of these German students helped to teach him some of that carefulness and economy which marked his character in later life. Even those who spend most would make a poor display of prodigality among the fast undergraduates of Oxford and Cambridge. Tobacco is cheap in Germany; and, however capacious and thirsty a man may be, he cannot run up very large bills for beer.

I believe, moreover, that Bonn has a character for studiousness, and that, of its eight hundred students, a very respectable number devote themselves to the proper business of the place.

There is a sight, not a very pleasant one, which most who visit Bonn see before they leave, and that is a group of monk corpses, dead years and years ago, but still at their church, unburied, and clothed in the dress of their order. About a mile or so from Bonn, set upon a hill, the Kreuzberg, some four hundred feet high, with "stations" for pilgrims marking the path up towards it, there stands a little church. There is nothing particular to be seen in the building till you get down to the vaults; but in these you find the very monks who once worshipped above-stairs, shrunk up like stockfish, and reposing in their cowls. The air is so dry here that a dead body does not decay, but shrivels. The ghastliest instance of this open-air burial I ever saw, though, is in a monastery at Rome. There the monks are not all dead, only the head of the procession, as it were; the youngest, the survivors, chanting in the church above, while those whose voices lately sounded among them are sitting silent, clothed, and bolt upright in the catacombs below, stark dead. In this case, however, the corpses of the deceased are not set up at once in the catacombs, but buried for a year or more, generally about two years; then they are dug up, partially cleaned, dressed, with cowl upon the head, cord around the cold shrunk waist, and crucifix in hand, and then seated, as if in a thoughtful attitude, in a corner. When the corners are all filled, and fresh candidates come from beneath the mould, the old sitters are stripped and pulled in pieces, their bones being carefully sorted and classed. Skulls are put in rows and heaps; legs and

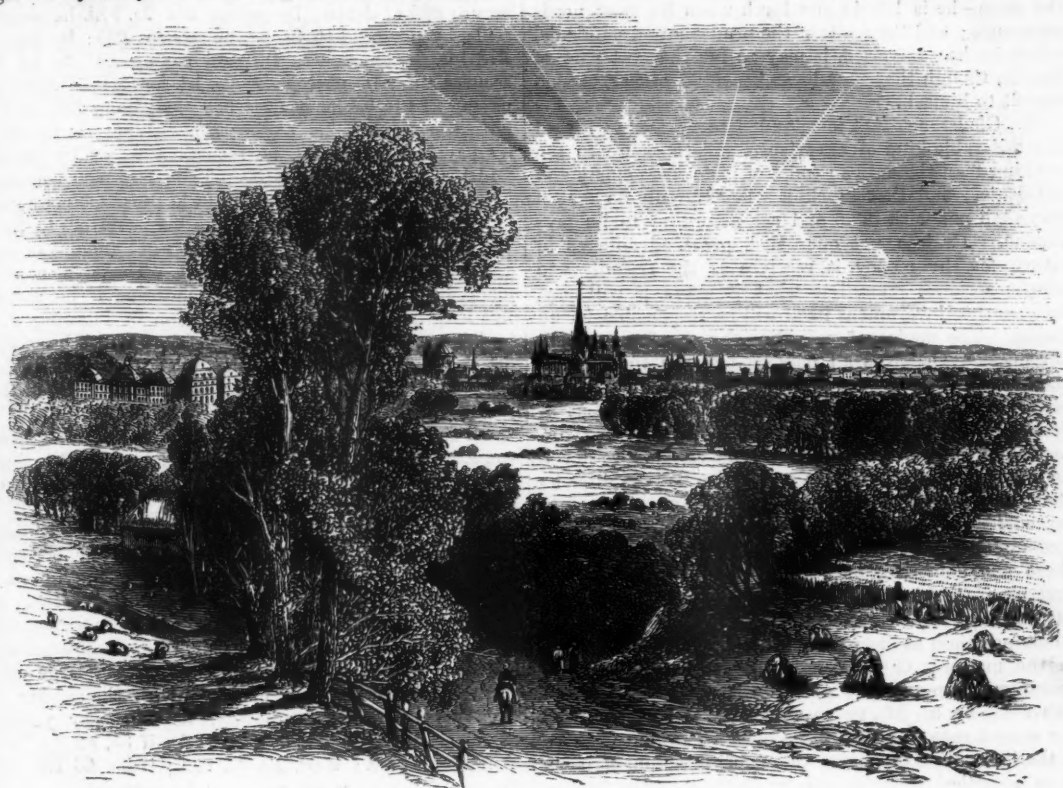
arms make some of the heavier decorations of the crypt, while the finger-bones and other small portions are strung together in festoons. It was a hideous sight;



BIRTHPLACE OF BEETHOVEN AT BONN,

but the monk who conducted us over the place chatted away, and cracked his jokes at the dreary look of those of his former comrades whom he once knew fat and shining in the dinner-hall. That was years and years ago. Very likely our talkative guide is now seated stiff,

It is notorious that Rome claims superstitiously to have the true "holy steps." Whether the simple people who come to the Poppelsdorf church know this or not, there can be no doubt that the priest does, and that he is perfectly well assured that those relics which make his



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shrunk, and silent in one of those nooks he pointed out, or has gone through the dismemberment which he described in such a cheery, comfortable voice.

The congregation of dead monks is permanent at Bonn. There are no more there to die; the last has been dressed in his cloak, and set in his place below the white church above the village of Poppelsdorf. Whether on account of this collection of modern mummies or not, the church is popular, and visited as the goal of a short pilgrimage by numbers of the poor peasants around. But the attraction of the place is increased by a sham "scala sancta," or sacred stairs, affecting to be those up which our Saviour ascended when taken to the hall of the Prætorium at Jerusalem.

church famous among the ignorant and foolish are not what they profess to be. But people are still found to shuffle up them on their knees, in hope of spiritual peace.

Ah me! let us leave the stark, staring monks below in their crypt, and the simple ill-taught peasants in the church, full of blind faith in their religious gymnastics. Let us ascend the tower for a better view than either of these—for a sight of God's sweet world, where the endless funeral procession of nature soon moves the dead out of sight, and things seem what they are in the clear bright light of day.

The panorama from the top of the church is very beautiful.

#### SAFE ASSURANCE FOR WORKING MEN.

TOWARDS the close of the session of 1864 an Act of Parliament was passed intitled "An Act to grant additional Facilities for the purchase of small Government Annuities, and for assuring Payments of Money on Death." This Act was drawn up by Mr. Gladstone, the Chancellor of the Exchequer, and was devised by him solely for the benefit of the labouring and poorer classes; and, if he had not known for a certainty that they stood greatly in want of some such legislative measure, this Act would never have existed. It is well known to all who have paid any attention to the subject

that the practice of prudence, economy, and forethought among the poor has in numberless instances been rendered of no avail owing to the worthlessness, of the security in which they have trusted. We are constantly hearing of friendly societies and benefit clubs becoming bankrupt and insolvent; and every now and then we meet with some poor fellow who, after subscribing for years to a society of this kind, is cast upon his beam-ends in the hour of need by the breaking up of the institution to which he had trusted for relief and support. Sometimes the society fails through the roguery of its

managers, who squander or appropriate its funds; but it is much oftener that it fails in consequence of their ignorance of the science of assurance, which leads them to promise more than they can perform. In either case the bitter experience of the poor man who trusts to it is the same—he is left in the lurch when he most needs assistance; and the fruits of the prudence and self-denial which he has exercised, it may be for the best part of his life, though they may have benefited others, are no benefit to himself.

Mr. Gladstone's Act is intended to do away with all this miserable kind of experience, and to secure to the working man the entire results of his own economy and self-denial; and that much it will assuredly do for all who shall put faith in it and act according to its provisions. It does not offer such great advantages in return for the money it receives as the friendly and benefit societies offer, but what it offers it will pay, because the Government itself will be responsible for all claims. The modes of providing for the future which it renders available to all persons between the ages of sixteen and sixty years are two: the assurer can either secure by his periodical subscriptions the payment at death of a sum not exceeding £100 or less than £20; or, instead of a payment at death, he can assure for a deferred annuity (that is, an annuity to be paid after he shall have arrived at a certain age), such annuity not to exceed £50 a year. Of course, if a working man is in circumstances to avail himself, as many are, of both these advantages, he may secure them both. In the first case (the assuring a sum payable at death), the assurer may, if he have the means of doing so, pay the whole premium at once, freeing himself of all future care in the matter; or he can pay by yearly, half-yearly, monthly, or even weekly subscriptions, to be continued either during his life, or ceasing at a certain age. In the second case (the assuring a deferred annuity), there is the like option of paying the whole premium at once, or in periodical subscriptions, while there is the farther opportunity offered, to those who have the means, of purchasing by a single payment an annuity to continue during life. There are some other methods, in some sort modifications of the above, in and by which the benefits of the new Government Insurance are proposed to be brought, as far as it is possible to bring them, within reach of the humblest of the labouring classes.

The Act of Parliament, though passed in the summer of 1864, did not come into operation then, but awaited the preparation and publication of the Tables. The Tables were published early in the session of 1865, and were speedily followed by a set of Regulations for the information and guidance of persons intending to assure. It is our intention in the present paper to explain in a brief manner the purport of the Tables, in order to acquaint the reader with the practical working of the new plan.

We take the first two Tables for Insurance of Lives together, because, being similar in purport, they differ only as to the amounts assured. Table 1 shows what single premium will be required for the insurance of £100 on the life of a man or woman at any age from 16 to 60 years; and Table 2 shows the single premiums required for the insurance of £20, £25, £30, £35, £40, or £50. A man whose object it is to provide for those of his family who shall survive him will consult these Tables, where he will see that, in order to secure £100 payable at death, he must make a single payment of £37 0s. 2d., if at the age of 20; or of £43 3s. 7d., if at the age of 30; or of £50 16s. 9d., if at the age of 40; or of £60 0s. 9d., if at the age of 50; or of £70 6s. 2d., if at the age of 60. If he wish to secure a smaller sum

than £100 payable at death, he can, according to Table 2, secure any sum not less than £20 by the payment of premiums proportioned to the sum assured and his age at the time of assuring. Thus, supposing him to be in his 35th year, he can, by paying at once £11 16s. 1d., secure £25 at death; by paying £14 2s. 10d. he secures £30; by paying £16 9s. 8d. he secures £35; by paying £18 16s. 6d. he secures £40; by paying £21 3s. 4d. he secures £45; by paying £23 8s. 1d. he secures £50; by paying £28 1s. 9d. he secures £60; by paying £32 15s. 6d. he secures £70; by paying £37 9s. he secures £80; by paying £42 2s. 6d. he secures £90; or by paying £46 16s. 2d. he secures £100. Thus any man who may happen to be, at any period of life, in possession of a sum of money of which he would like his survivors to have the benefit can see by these Tables what amount he can secure to them by a present payment. The payment once made, he need have no further concern; if he should live long he will have the satisfaction of knowing that he has provided for those dear to him; and if he should die to-morrow, they will be sure to receive the whole of the sum assured. Further, by the fifth section of the Act provision is made that any person assuring for a small sum may at any future time assure for additional sums, by the payment of premiums proportioned to their amount and the period of life at which such additional assurances are effected.

Table 3 shows what annual premium must be paid by the assured person from any year of his or her age, from sixteen to sixty years, to the close of life, in order to secure £100 at death. This is the most usual way of assuring, because it is most convenient, as most persons can spare a small sum every year, while comparatively few ever have it in their power to spare a large one. To secure £100 at death in this way, if the assurer is 20 years old when he begins, he must pay yearly, to the end of his life, £1 16s. 2d.; if 30, £2 6s. 7d.; if 40, £3 2s. 9d.; if 50, £4 9s. 10d.; if 60, £6 17s. 8d. Proportionate rates are paid for intermediate ages, or for assuring smaller sums than £100. Thus, a man in his 35th year may secure £50 at death by paying yearly £1 6s. 10d.; or £20 by paying yearly 10s. 8d.; or £10 by paying yearly 5s. 4d. Under this Table also, as under Tables 1 and 2, an assurer may gradually increase the amount of his insurance up to £100, according as he is able to increase his annual payments.

Table 4 shows the amount which may be insured by the payment yearly and throughout life of £1, from any year of age between sixteen and sixty. Thus, if an assurer begins paying his yearly pound at the age of 17, continuing the payment to the close of life, he will secure £59 15s. 6d. at death. Beginning at 21, he will secure £53 19s. 9d.; at 31, £41 16s. 3d.; at 41, £30 16s. 9d.; at 51, £21 8s. 2d.; and at 60, £14 10s. 7d. Here, also, progressive assurances may be effected at the convenience of the assurer, by his paying an additional pound, or fractional part of a pound yearly, for which he will secure a payment proportioned to the age of life at which such additional payments begin; but in no case must the sum assured exceed £100.

Table 5 shows what sum payable at death may be assured by the payment of two shillings monthly, from any year in the age of the assured person from sixteen to sixty to the close of life. This Table shows us that for the payment of two shillings a month (something less than sixpence a week) an assurer beginning at 17 can secure £64 6s. payable at death; beginning at 21, he secures £58 0s. 6d.; at 31, £44 16s. 6d.; at 41, £32 8s. 7d.; at 51, £22 14s. 2d.; and at 60, £15 5s. By the labouring classes this will be found to be the most



useful Table of life assurance ever offered to their consideration: to numbers of them it will present the first practicable method ever available to them of making a provision for their families after their death. To render it more generally acceptable, the payments have been reduced as low as possible; for, although a less instalment than two shillings is not allowed, the two shillings may be paid six times, or even three times a year, instead of twelve times: the sum assured being, of course, proportioned to the frequency of the payments. As an example of what may be effected under this Table, we may state that a man of thirty-five, making twelve two-shilling payments in each year to his death, secures £39 17s. 10d.; if he makes twenty-four such payments, he secures £79 15s. 8d.; while, if he makes but six payments, he secures £19 18s. 11d.; and, should he make but three yearly payments, he yet secures at his death £9 19s. 6d. Under this Table, also, progressive assurances may be made up to £100.

Table 6 shows what yearly payments must be made by the assured person, from any year of his or her age, from sixteen to fifty, up to the time at which he or she attains the age of sixty, in order to secure the payment of £100 at death; and Table 7 shows what sum payable at death may be assured by the payment of two shillings monthly, from any year of age of the assured person from sixteen to fifty, up to the time at which he or she attains the age of sixty. These Tables are similar to Tables 3 and 5, but with this difference, that the payments to be made under Tables 3 and 5 are to be made up to the close of life, while the payments to be made under Tables 6 and 7 are to be made only until the assured person attains the age of sixty. The object of these Tables is plainly to meet the circumstances of a very numerous class among the poor, as well of our cities as rural districts, whose incomes, derived from their earnings, are apt to fall off as age and infirmity steal upon them. By the provisions of this Table they will be relieved from a demand upon their exertions at a time when labour is becoming a burden.

We come now to the Tables for the grant of deferred annuities and deferred monthly allowances (money not returnable).

Table 1 shows what amount of monthly allowance, to begin after the expiration of a term of years, can be purchased, according to the age and sex of the person upon whose life the allowance is to depend, by a payment throughout that term of years of eight shillings per month. From this Table the amount of monthly allowance purchasable by a larger or by a smaller monthly payment than eight shillings may be easily reckoned; and the Table may be read thus:—If a man, being 20 years of age, shall pay eight shillings a month, in four instalments of two shillings each, until he reaches the age of 55, he will then receive for the rest of his life a monthly allowance of £2 12s., which will be equal to an allowance of 12s. a week throughout the whole year; and if he shall pay from the same age and through the same term twelve shillings per month, in four instalments of three shillings each, he will receive, when he attains the age of 55, a monthly allowance of £3 18s., which will be equal to an allowance of 18s. a week throughout the whole year. If, however, he cannot afford to make so large a monthly payment, and shall pay from the same age and throughout the same term no more than four shillings a month, in two instalments of two shillings each, he will receive, when he reaches the age of 55, a monthly allowance for the rest of his life of £1 6s., which will be equal to an allowance throughout the whole year of 6s. a week; and if he shall

pay no more than two shillings a month, he will receive at the age of 55 a monthly allowance of 13s., which will be equal to an allowance throughout the year of 3s. a week.

Under this Table also progressive purchases may be made, to meet the ability or circumstances of the purchaser. The following may serve as an example of such progressive purchases:—Suppose an assurer to begin at the age of 10 years paying two shillings a month, his payments, continued to the age of 55, will secure him £1 2s. a month from that time to the close of his life; if at 15 years of age he pays two shillings more, or four shillings a month, his monthly allowance at 55 will be £1 19s. 1d.; if, on arriving at the age of 20, he again pays two shillings more, or six shillings a month, his monthly allowance at 55 will be £2 12s. 1d.; and if, on reaching the age of 25, he again pays two shillings more, or eight shillings a month, his monthly allowance at 55 will be £3 1s. 9d., which is equal to 14s. 3d. a week.

Table 2 shows what payments must be made every year during a certain term of years (from ten years to fifty years) to secure an annuity of £1 a year for life at the expiration of such term of years; and it also shows what sum must be paid down at once to purchase a similar annuity by a single payment. Thus, in the first case, a man beginning at 21, and paying £1 6s. 8d. a year until he is 55, secures an annuity for the rest of his life of £10; if his annual payment is £2 13s. 4d., his annuity at 55 will be £20; if his annual payment is £4, his annuity at 55 will be £30; if his annual payment is £5 6s. 8d., his annuity will be £40; and if his annual payment is £6 13s. 4d., his annuity will be £50. In the second case, a man of 21 years of age can buy an annuity of £10, beginning when he is 55, by the payment of £23 13s. 4d.; for £47 6s. 8d. he can buy a like annuity of £20; for £71 an annuity of £30; for £94 13s. 4d. an annuity of £40; or for £118 6s. 8d. an annuity of £50. Further, a man who has already purchased a deferred annuity can, at any time that he finds himself possessed of the means of doing so, purchase an additional annuity at rates proportioned to the period of life at which such additional purchase shall be made; provided always, that in no case shall such annuity exceed in the whole the sum of £50. In the above examples we have supposed, for the sake of illustration, that the annuity purchased, either by annual or single payments, will begin at the age of 55; but in fact the Tables are calculated for annuities beginning at the expiration of any term above ten years, their cost being of course greater in proportion to the shortness of the term. The intending purchaser of an annuity will observe, on consulting the Tables, that in all cases of annuities there is a difference made between male and female lives: the reason is, that women, on an average, live longer than men, and therefore the Government cannot afford to sell them annuities at the same price. If he should also observe that, although a reduction is made in disfavour of women who buy annuities, no corresponding reduction is made in their favour when they assure sums payable at their death, and should think that not quite fair, he will be quite right in his opinion. It is not fair at all: if the receipts of women are to be reduced in amount because they live longer to receive, their payments for a bonus at death should also be reduced in amount because they live longer to pay. In the interest of "women's rights" we commend this rather remarkable oversight of the Government in its own favour to the notice of the framers of the Act, in the hope that the injustice may be repaired by the introduction of a woman's column in the Tables for the Insurance of Lives.

The last Table in the list is given in an Appendix, and shows the sum to be paid for an immediate life annuity of £1, according to the age and sex of the person upon whose life the annuity is to depend. This Table requires no explanation, as it exhibits at a glance the cost of an annuity of £1, and of course of any number of pounds, from the age of ten years up to four-score and beyond. What is noticeable here is the comparative high price at which Government annuities are sold: it is so high that a woman under thirty years of age, purchasing one, would actually sink her capital in an annuity ceasing with her life for less than five per cent. At the present value of money in the market she might get higher interest, and yet retain her property in the capital. It may be urged, however, on the other hand, that, as the Duke of Wellington phrased it, "high interest means bad security," while the security of Government is unimpeachable.

The reader should bear in mind that all the Tables of which we have treated above have been framed on the condition that no part of the purchase-money shall in any event be returnable. The Act of Parliament, however, provides for cases which are very likely to occur, of persons beginning to make periodical payments under one or other of the above Tables, and being unable to continue such payments; and it decrees that, if they have held their policies for five years, they may at the end of that time give them up, and receive in lieu of them either their value in money or an annuity, immediate or deferred, equal to such value. For such cases a different set of Tables will be required, and they are now in course of preparation.

In all cases of disputes or misunderstandings, if such should arise, between assurers under this Act and the office with which they transact business, the assurers have a speedy remedy provided for them, inasmuch as they may bring the disputed question, at a very small cost, before the County Court, which has the power to settle all such questions summarily and without appeal.

Such are the advantages offered by Mr. Gladstone's new Act, by which he seeks to extend the benefits of life assurance to the humbler classes. By it the whole working population of the country are invited to make provision for themselves or those dependent on them; and we trust they will duly appreciate the opportunity afforded them. In an early number we shall publish some plain and simple instructions as to the course to be followed by persons desiring to insure their lives or purchase Government Annuities.

#### THE TURNING-POINT OF A POET'S LIFE.

GEORGE CRABBE, afterwards so celebrated as a describer of life and manners, passed the earlier part of his days in discomfort and poverty. He was a native of Aldborough, a village on the coast of Suffolk, of which place his father was salt-master—that is, collector of the salt duties, then an important item of the public revenue. The salt-master was anything but an agreeable parent; he was a man of imperious temper and violent passions, and on the occasion of the death of a little daughter, to whom he was passionately devoted, he exhibited some gloomy and savage tokens of misery which haunted, fifty years after, the memory of his gentler son. The darker traits of the father's character had showed themselves only at rare intervals, and he was, on the whole, a tolerably kind husband and father; but in 1774 there was a contested election at Aldborough, and the Whig candidate, Mr. Charles Long, found a zealous partisan

and agent in the salt-master. From that period his family dated the loss of domestic comfort, a rooted taste for the society of the tavern, and a great increase in the violence of his temper. He often took his boys a-fishing with him, and his patience was sorely tried with the awkwardness of the eldest. "That boy," he would say, "must be a fool. John, and Bob, and Will are all of some use about a boat; but what will that *thing* ever be good for?" This, however, was only the passion of the moment, for he early perceived the talents of George, and was at more expense with his education than his worldly circumstances could well afford.

As it was determined that George should follow the profession of a surgeon, he was sent, between his eleventh and twelfth year, to a school at Stowmarket, kept by a Mr. Richard Haddon, where he made considerable progress in mathematics, and laid the foundation of a fair classical education. After leaving this school, it was some time before a situation, as surgeon's apprentice, could be found for him. His father employed him in the warehouse, on the quay of Slaughden, in labours which he abhorred, such as piling up butter and cheese and other packages. At length an advertisement, headed "Apprentice Wanted," met his father's eye, and George went to fill the vacant situation at Wickham Brook, a small village near Bury St. Edmunds. Besides the duties of his profession, the new 'prentice was often employed in the drudgery of the farm (for his master had more occupations than one), and was made the bedfellow and companion of the ploughboy. Not being bound by indenture, he was removed, in the year 1771, to a more eligible situation, and concluded his apprenticeship with a Mr. Page, surgeon, at Woodbridge, a market-town seventeen miles from Aldborough. He was at this time in his eighteenth year, and had already excited the attention of his companions by his attempts in versification. Here he became passionately fond of the study of botany. At the end of 1775 he returned to Aldborough, in the hopes of finding the means of repairing to London, there to complete his professional education. But his father could not at that time gratify his inclination, and he was obliged to resume the labours of the warehouse, and pile up butter casks as before on Slaughden quay. He was sullen and angry, and violent quarrels often ensued between him and his father. He afterwards confessed that his conduct was unjustifiable, and that it was his father's poverty made him often appear harsh, though substantially kind.

At length his father made an effort to send him to London, and he embarked in one of the trading sloops at Slaughden quay, ostensibly to walk the hospitals and attend lectures in customary form, but in reality with a purse too slenderly provided to enable him to do this. In eight or ten months, his small resources being exhausted, he returned once more to Suffolk. He engaged himself as an assistant in the shop of a Mr. Maskill, who had lately commenced business there as a surgeon and apothecary. Maskill assumed a despotic authority over his assistant, who, conscious of his imperfect knowledge of the commonest details of his profession, was obliged to submit in silence to many galling vexations. He was not much more at his ease when Maskill transferred his practice to another town, and Crabbe set up for himself as a surgeon at Aldborough. Though aware that he had not deserved success in his profession, he justly thought himself possessed of more than ordinary abilities, and he brooded with deep mortification on his failure. Meantime he had perused with attention the works of the British poets, and of his favourite Horace,

and indulged the dreams of a youthful poet. He was determined to excite the admiration of the world. He had neither sharpness of mind nor cleverness of hand so requisite for a surgeon. He knew his deficiencies, and after much deliberation he resolved to abandon the profession, to go to London and try his fate as a literary adventurer.

When his father was informed of his purpose, he severely reproached him for leaving a position which it had cost the family so much expense to fit him for; but when the son calmly explained how imperfectly he had been prepared for the exercise of his profession, he no longer opposed his resolution. But still the money was wanting for his journey. He requested the loan of five pounds from Mr. Dudley North, the brother of the candidate for Aldbury, who immediately granted his request, and, embarking on board a sloop at Slaughden for the great city, he lived with the sailors of the vessel and partook of their fare, master of a box of clothes, a small case of surgical instruments, and three pounds in money.

He had some Suffolk friends in the city, and to be near them he took lodgings close to the Exchange, in the house of Mr. Vickery, a hair-dresser of some celebrity in his calling; and on the family removing to Bishopsgate Street he accompanied them to their new residence. He no sooner established himself in his lodgings than he applied himself with great diligence to the correction of the poetical pieces he had brought with him from the country; he also composed two dramas, and some prose essays in imitation of Swift and Addison. He frequented a cheap coffee-house, where he met several young men, teachers of mathematics—among others, Mr. Bonnycastle, afterwards Master of the Military Academy at Woolwich, to whom he was indebted for many hours of consolation, amusement, and instruction. He soon began to feel the want of cash, and sold or pawned some of his more useless articles; but these resources could not last long, and he was at one time reduced to fourpence-halfpenny. He offered copies of verses to the booksellers, but they were rejected. It is pleasant to think that Crabbe had recourse neither to drink nor opium, and went into no scenes of pleasure or dissipation to drown his cares. This was owing to some religious impressions he had, however imperfect, to the decent habits of the people with whom he lodged, and to a virtuous attachment to a young person in Suffolk, whom he afterwards married. He was forced to apply somewhere for pecuniary aid, and he cast his eyes in succession on various eminent individuals who were considered as patrons of literature. He applied to Lord North, but in vain; an application to Lord Shelburne had no better success; and in after-life he contrasted his repulse from that nobleman's door in Berkeley Square, in 1780, with the courteous welcome with which he was received at that same mansion by his son, the Marquis of Lansdowne. He also wrote to Lord Thurlow, enclosing a copy of verses, but received a cold polite note regretting that his avocations did not leave him leisure to read verses. The talents and judgment of Thurlow made Crabbe feel this rebuff with double bitterness; he sent his lordship some strong but not disrespectful lines, intimating that in former times the encouragement of literature had been considered as a duty not foreign to the illustrious station which he held.

Want and a gaol now stared him in the face; and the melancholy fate of Otway, Savage, and Chatterton seemed about to be repeated on Crabbe, when he happily bethought himself of applying to Edmund Burke, then one of the foremost men in England as an orator

and politician. The letter which he addressed to that great man shows an extremity of distress of which his own family never had any exact knowledge, nor did they know that a copy of it had been preserved till the hand that wrote it was in the grave.

"To Edmund Burke, Esq.

"Sir, I am sensible that I need even your talents to apologize for the freedom I now take; but I have a plea which, however simply urged, will, with a mind like yours, sir, procure me pardon. I am one of those outcasts on the world who are without a friend, without employment, and without bread.

"Pardon me a short preface. I had a partial father, who gave me a better education than his broken fortune would have allowed, and a better than was necessary, as he could give me that only. I was designed for the profession of physic; but, not having wherewithal to complete the requisite studies, the design but served to convince me of a parent's affection and the error it had occasioned. In April last I came to London with three pounds, and flattered myself this would be sufficient to supply me with the common necessities of life till my abilities should procure me more; of these I had the highest opinion, and a poetical vanity contributed to my delusion. I knew little of the world, and had read books only. I wrote, and fancied perfection in my compositions. When I wanted bread, they promised me affluence, and soothed me with dreams of reputation, whilst my appearance subjected me to contempt.

"Time, reflection, and want have showed me my mistake. I see my trifles in that which I think the true light, and, whilst I deem them such, have yet the opinion that holds them superior to the common run of poetical publications.

"I had some knowledge of the late Mr. Nassau, the brother of Lord Rochford, in consequence of which I asked his lordship's permission to inscribe my little work to him. Knowing it to be free from all political allusions and personal abuse, it was no very material point to me to whom it was dedicated. His lordship thought it none to him, and obligingly consented to my request.

"I was told that a subscription would be the more profitable method for me, and therefore endeavoured to circulate copies of the enclosed proposals.

"I am afraid, sir, I disgust you with this very dull narration, but believe me punished in the misery that occasions it. You will conclude that, during this time, I must have been at more expense than I could afford; indeed, the most parsimonious could not have avoided it. The printer deceived me, and my little business has had every delay. The people with whom I live perceive my situation, and find me to be indigent and without friends. About ten days since I was compelled to give a note for seven pounds, to avoid an arrest for about double that sum, which I owe. I wrote to every friend I had, but my friends are poor likewise; the time of payment approached, and I ventured to represent my case to Lord Rochford. I begged to be credited with this sum till I received it of my subscribers, which I believe will be within one month; but to this letter I had no reply, and I have probably offended by my importunity. Having used every honest mean in vain, I yesterday confessed my inability, and obtained, with much entreaty and as the greatest favour, a week's forbearance; when I am positively told that I must pay the money, or prepare for a prison.

"You will guess the purpose of so long an introduction. I appeal to you, sir, as a good and, let me add, as a great man. I have no other pretensions to your favour than that I am an unhappy one. It is not easy



to support the thoughts of confinement; and I am coward enough to dread such an end to my suspense.

"Can you, sir, in any degree aid me with propriety? Will you ask any demonstration of my veracity? I have imposed on myself, but I have been guilty of no other imposition. Let me, if possible, interest your compassion. I know those of rank and fortune are teased with frequent petitions, and are compelled to refuse the requests even of those whom they know to be in distress: it is therefore with a distant hope I ventured to solicit such favour; but you will forgive me, sir, if you do not think proper to relieve. It is impossible that sentiments like yours can proceed from any but a humane and generous heart.

"I will call upon you, sir, to-morrow, and if I have not the happiness to obtain credit with you, I must submit to my fate. My existence is a pain to myself; and every one near and dear to me are distressed in my distresses. My connections, once the source of happiness, now embitter the reverse of my fortune, and I have only to hope a speedy end to a life so unpromisingly begun, in which (though it ought not to be boasted of) I can reap some consolation from looking to the end of it.

"I am, Sir, with the greatest respect, your most obedient and most humble servant,

"GEORGE CRABBE."

The night after he delivered this letter at Mr. Burke's door he was in such a state of agitation that he walked Westminster Bridge backwards and forwards until daylight.

Burke was then keenly engaged in the tumults of parliamentary opposition, and not rich himself; yet he gave instant attention to the letter and the verses which it enclosed. He immediately appointed an hour for Crabbe to call upon him at his house in London. His character and manners were appreciated and approved by that judicious and generous mind. He at once took up his cause with the zeal of a friend, domesticated him under his own roof, and treated him like a son. A few days after his first introduction, Mr. Burke told Reynolds that his new *protégé* had the mind and feelings of a gentleman. As to his poems, his friendly critic did not flatter him, but showed him the necessity of sitting in judgment upon them, and making them as correct as possible. He told him that, if he had the common faults of inexperienced writers, he had frequently the merit of thinking for himself. He selected from his papers two pieces, "The Library" and "The Village," and desired Crabbe to correct and improve them as much as he could. When he had done so, Burke himself took "The Library" to Dodsley, then of Pall Mall, and read some of the verses to him. The bookseller agreed that some of them were good, but declined the hazard of publication, promising he would do all he could for Mr. Crabbe, and take care that his poem should have all the benefit he could give it. He kept his word, and, though by no means insensible of the value of money, he gave to the author his profits as a publisher and vender of the pamphlet. The success of "The Library" gave some reputation to the author, and encouraged him to publish "The Village" some time after. This poem was read and revised by Johnson, whom he had met at Sir Joshua Reynolds's table, and who enriched his piece, as he had formerly done some of Goldsmith's, with a few splendid lines:—

"On Minio's banks, in Caesar's beauteous reign,  
If Tityrus found the golden age again,  
Must sleepy bards the flattering dream prolong,  
Mechanic echoes of the mountain song?  
From Truth and Nature shall we widely stray  
Where Virgil, not where Fancy, leads the way?"

Johnson wrote to Sir Joshua, March 4th, 1783, "Sir, I have sent you back Mr. Crabbe's poem, which I read with great delight. It is original, vigorous, and elegant . . . I do not doubt of his success." Crabbe remembered one maxim of Johnson's: "Never fear putting the strongest and best things you can think of into the mouth of your speaker, whatever may be his condition."

Burke made him welcome not only to his house in London, but also to his retirement at Beaconsfield. There, in the course of one of their familiar walks, he made a minute inquiry into Crabbe's early days in Suffolk, and drew from him the avowal that, with respect to future affairs, he felt a strong partiality for the church. Burke remarked that it was fortunate his father had exerted himself to send him to the Latin school; and, though well aware of the difficulties of obtaining holy orders for any person not regularly educated, he procured the assent of Dr. Yonge, the Bishop of Norwich, by whom, after a very creditable examination, he was admitted to deacon's orders in London, and in the following year, 1781, ordained a priest in his own cathedral.

Meantime, he had very little cash at command, for his patron was too delicate to have the appearance of giving him alms, and he was occasionally reduced to distress for an immediate supply. In an interval of something like his former misery he one day received a note from the Lord Chancellor Thurlow, inviting him to breakfast next morning. Burke had spoken of him in favourable terms, and the stern and formidable lawyer was anxious to atone for his former neglect. He received Crabbe with more than courtesy, and said, "The first poem you sent me, sir, I ought to have noticed; and I heartily forgive the second." They breakfasted together, and at parting his lordship put a sealed paper into his hand, saying, "Accept this trifle, sir, in the meantime, and rely on my embracing an early opportunity to serve you more substantially when I hear that you are in orders." When he left the house he opened the letter, expecting a present of ten or twenty pounds; but, to his astonishment and delight, he found it contained a bank-note for a hundred pounds. With deep gratitude to God, as well as his humane benefactor, he employed a portion of the first of this supply to relieve some poor scholars\* whom he had known when sharing their wretchedness in the city.

Being licensed as curate to the Rev. Mr. Bennett, Rector of Aldborough, he returned once more to his native place, a more hopeful man than when he went forth from it. He had left his home as a deserter from his profession, despised by the ruder natives for awkwardness and unsteadiness, considered by some as a hare-brained visionary, and by all found guilty of poverty. He returned a man of acknowledged talents, a successful author, patronised by some of the leading characters of the age, a clergyman, with every prospect of preferment in the church. But the scriptural proverb, that a prophet is not without honour save in his own country, was exemplified in his case. It was whispered that a man who had failed in one calling was not likely to make a great figure in a new one. Some old stories were revived; and, on the whole, he thought, from his un-

\* The relief of men of learning in poverty was always an object in which he took delight. In the preface to "The Borough," published in 1810, he thus refers to his co-operation with the Royal Literary Fund:—"Previous to a late meeting of a literary society whose benevolent purpose is well known to the public, I was induced by a friend to compose a few verses, in which, with a general commendation of the design, was introduced a hint that the bounty might be farther extended; these verses a gentleman did me the honour to recite at the meeting."

kindly reception, it was better to retire in a few months from being curate at Aldborough. He received a letter from Burke, telling him that the Duke of Rutland would willingly receive him as his domestic chaplain at Belvoir Castle. He accepted the offered situation, in which he saw something of the splendour and etiquette of high life, but with no great addition to his happiness. He went to London with the Duke, and received an invitation to dine with Lord Thurlow, who, before he left the house, gave him the small livings of Frome St. Quintin, and Evershot in Dorsetshire. He hastened to Beules with the grateful intelligence that he was at length entitled, without imprudence, to claim the long-pledged hand of Miss Elmy. They were accordingly married in the month of December, 1783, and shortly after took up their abode in the apartments destined for their use at Belvoir Castle; and, as it was the time of non-residence and pluralities, he did the work of his Dorsetshire livings by deputy. As it was soon found to be a disagreeable thing to inhabit the house of an absent family, the duke having gone to Ireland as Lord Lieutenant, Mr. Crabbe took the neighbouring curacy of Strathern, and transferred himself to the humble parsonage attached to that office. He had several children; but only two sons grew up to manhood, and became clergymen.

The four years spent at Strathern, Crabbe often said, were, on the whole, the very happiest in his life. He could now ramble amidst the rich woods of Belvoir; at home, his garden afforded him health and amusement; and his situation as a mere curate prevented him from being drawn into any unpleasant disputes with the villagers around him. From his thirty-first to his fifty-second year he buried himself completely in the obscurity of domestic and village life; and, although he had gained admission for a time into the most brilliant society of the metropolis by means of his "Library," "Village," and "Newspaper," he was gradually forgotten as a living author, and was only known by name to a few who read certain striking passages which had been inserted in the "Elegant Extracts." In September 1807 a volume of poems by Mr. Crabbe was published containing, with his earlier pieces, "The Parish Register," and some smaller poems; and from this time he took his place among the foremost of living British poets.

In the autumn of 1795 Mr. Crabbe met, at Mr. North's, a large party of some of the most eminent men in the kingdom: Mr. Grey, afterwards Earl Grey, the Earl of Lauderdale, Dr. Parr, and Mr. Fox, who, recognising Mr. Crabbe, whom he had formerly met in the society of Burke, Reynolds, and Johnson, courteously expressed his disappointment that his pen had been so long unemployed, and promised to revise any future poem which he might prepare for publication. When the "Parish Register" was nearly completed, in 1806, Mr. Fox was harassed by the cares of office, and smitten with a disease which was soon to prove fatal. Mr. Crabbe was too considerate to remind him of his promise, but wrote to the great statesman to say that it would afford much gratification if he might be permitted to dedicate the forthcoming volume to Mr. Fox. He repeated his offer, and the manuscript was sent to him at St. Anne's Hill; it was heard by Mr. Fox, and excited interest enough to gain his approval. This poem, more especially the story of Phoebe Dawson, were the last compositions of their kind that engaged and amused the capacious, candid, and benevolent mind of that great man.

The "Parish Register" was followed by "The Borough," "Tales," and "Tales of the Hall," for which

last work, and the copyright of his former productions, Mr. Murray gave him the munificent sum of £3000.

Lord Thurlow having, at the personal solicitation of the Duchess of Rutland, exchanged the two small livings in Dorsetshire for two of superior value in the Vale of Belvoir, Mr. Crabbe became Rector of Muston, in Leicestershire, and the neighbouring parish of Allington, in Lincolnshire. In February 1789 he left Strathern, and brought his family to the parsonage of Muston. But in October 1792, being summoned into Suffolk to act as executor to Mr. Tovell, a relative of his wife, still a determined non-resident, he resolved to place a curate at Muston, and to go and reside at Parham, in Suffolk, taking charge of some church in that neighbourhood. He continued this mode of clerical duty in Suffolk for about ten years, when the bishops began, very properly, to urge all non-resident incumbents to return to their livings; and, although Dr. Prettyman, the Bishop of Lincoln, was personally requested to allow Mr. Crabbe to remain in Suffolk, his lordship would not yield, observing that Muston and Allington had a prior claim. He accordingly returned to Muston in October 1805, where he continued till, in June 1814, he was inducted to the charge of Trowbridge, in Wiltshire, not very far from Bath and Bristol, in which charge he continued for nearly eighteen years, till his death, in February 1832, in the seventy-eighth year of his age, and fifty years after his introduction to Burke.

Mr. Crabbe's non-residence in the parishes of which he was properly the rector was productive of some inconvenience to their inhabitants. His cures had been served by diligent and respectable clergymen, but they had been often changed, and some of them had never resided within the parish. When he himself did the duty of curate in the parishes of Suffolk, he was regular and assiduous in the usual routine of duty—so kind that he would put off a meditated journey rather than leave a poor parishioner who required his services. Still, he had not that deep and genuine sense of religion which was profitable to his own soul, or likely to impress his hearers with the importance of vital godliness. But in the last ten years of his life there seems to have occurred the indispensable change which must come over the inner man when he becomes a true believer in Christ. Mr. Crabbe had a more correct view of Christian doctrine, a more chastened humility of mind, a warmer love for the Word of God, and a calmer hope in the near prospect of eternity.

We have put together these notices of the life of Crabbe to show how the generosity of one noble mind was the means of lifting him from obscurity and wretchedness to the long enjoyment of an honourable and happy life: an illustration of Cecil's remark, that the history of a man's own life is, to himself, the most interesting history in the world next to that of the Scriptures. God, though unseen, works wonderfully in arranging the events of every life; and, though the vast majority of mankind give little heed to this undoubted fact, whose is wise will observe these things, and shall understand the loving-kindness of the Lord.

It is not our intention to enter into any criticism on the poems of Crabbe: the taste of our age has left them behind; but they may still be read with amusement and instruction. They are not always very flattering reading; they exhibit guilt and poverty in their real colours, and do not present human life dressed up in the conventional language of poetry. He has been called the Hogarth of Song, and is well characterized by the inscription on his monument, in Trowbridge church, as

"Nature's sternest painter, yet her best."

## Varieties.

**SCIENCE AND LITERATURE.**—Such pursuits will not do for a man's main business, and they must be used in subordination to a clearly perceived Christian end, and looked upon as of most subordinate value, or else they become at last as fatal as absolute idleness. In fact, the house is spiritually empty so long as the pearl of great price is not there, although it may be hung with all the decorations of earthly knowledge.—*Dr. Arnold.*

**SHEET IRON.**—The iron letter sent from Pennsylvania as "the thinnest sheet of iron yet rolled in the world" has elicited numerous competitors in this country, and has at last been signally beaten. The sheet in question was the 1000th part of an inch in thickness. Messrs. James, of Bilston, have rolled some considerably thinner, and some rolled by Messrs. R. Williams and Co., of Swan Village, Westbromwich, is the 1015th part of an inch thick, and is very tough. But that which at present bears away the palm is some rolled by Messrs. Nevill, Everitt, and Co., of the Marshfield Iron Works, Llanelly, and is the 1400th part of an inch in thickness.—*Birmingham Post.*

**ROME AND ITS RELIGION.**—It is not even the one God of Jews and Christians who, as a matter of fact, is adored there—it is not He whom Christians believe to be God blessed for ever, incarnate in the flesh of man. God has passed out from the practical worship of the people; the Son of God has, as matter of fact, ceased to be an object of their adoration. The Eternal Father is found on their pictures as an old man, the Divine Saviour as a little child; but both are subservient—and nearly all their worship is subservient—to one purpose—to the glorification of a great goddess, and, after her, not of the Father, Son, nor Spirit, but of a host of men and women, made into objects of adoration by themselves, and, whatever may be alleged to the contrary, clothed, as she is pre-eminently clothed, with the incommunicable attributes of the Godhead itself.—*Dean Alford's "Letters from Abroad."*

**PORTUGUESE INTERNATIONAL EXHIBITION, 1865.**—The directors of the Oporto Crystal Palace Company and the Exhibition Committee have fixed Monday, the 21st of August, 1865, as the opening day. The exhibition of arts, manufactures, and agriculture is under the patronage of his M. F. Majesty, Don Luiz I, and under the presidency of H. M. Don Fernando of Saxe-Coburg-Gotha. Every article produced or obtained by human industry in all countries will be admitted to the Exhibition, and classified under one of the four following great divisions:—Raw materials, and their immediate transformations; machinery; manufactures; and fine arts. These four divisions comprehend forty-five classes. The second division includes agricultural and horticultural machines and implements, with machinery and mechanisms in general. The third division comprises cotton, flax, and hemp, silk and wool, including mixed fabrics. The Exhibition remains open till December 30.

**LONGEVITY.**—A controversy lately was carried on in "The Times" concerning the authenticity of alleged modern instances of lives prolonged over a century. Of the cases adduced, one of the most interesting was that of Mrs. Smith, mother of James Smith, Esq., of Jordanhill, F.R.S., author of "The Voyage of St. Paul" and other learned and scientific works. After quoting the attested certificate of birth, March 25, 1755, and giving the date of death, September 28, 1855, Mr. Smith says, "I may add that my mother retained the full use of her faculties to the last day of her life. Those who are acquainted with the published correspondence of Mrs. Grant, of Laggan, will recognise in Mrs. Smith her earliest, as she was among her latest, correspondents."

**PARISIAN LABOURERS.**—The "Revue des Deux-Mondes" publishes curious statistical details respecting the industrial classes in Paris. The Chamber of Commerce in 1860 made a census of the industrial population, which shows that the French metropolis contains 101,000 establishments, employing 416,000 workmen. The classification of these establishments shows that no fewer than 29,069 are devoted to feeding Paris; 5378 to building Paris; 23,800 to clothing Paris; and 7391 to furnishing Paris. Printing and engraving occupies 2759 establishments; gold and jewellery, 3,199. The number of workmen employed shows that in Paris the great principle of industry, co-operation, is imperfectly understood. There are very few large establishments. Each of the 101,000 firms employs an average of five workmen. Only 7492 employ more than ten

hands; 31,480 employ from two to ten; and 62,199 employ but a single hand, or none out of the family. The 416,000 workmen are divided into 286,000 men, 105,000 women, and 25,000 children. Of these, 87 in every 100 can read and write; 12 in every 100 can neither read nor write; and those who can only read count as 1 in 100. If the proportion of those who can read and write is large, there is, nevertheless, the grave fact that 50,000 workmen are incapable of signing their names. The day's work is less than twelve hours in 7000 establishments; in 37,000, more than twelve hours; and in 20,000 there is no fixed limit. The wages average four francs fifty-one centimes per day. This was, however, in 1860, when the census was made; the reviewer concludes that in 1865 the great development of industry must have raised the average to five francs a day. In examining the question of wages it was natural to make inquiries as to the periods of "slack work," and of absolute cessation. The result proved that out of the 101,000 establishments 64,000 continued without interruption throughout the year. The remaining 36,000 suffered more or less from slack work and no work at all. In some of these the slack season endures from two to four months; but, as these periods are regular in their recurrence, both master and man can provide against them.—*Pall Mall Gazette.*

**HEARTLESSNESS OF LADIES WHO ARE FOND OF DRESS.**—Many ladies have to learn a little patience, a little charity, a little consideration for the feelings of those who occupy stations humbler than theirs. That lady mentioned in the Report of the "Children's Employment Commissioners" who ordered a zouave jacket, elaborately trimmed—ordered it late at night, and insisted that it should be ready at two o'clock the next day, because she had at that hour to attend a meeting of the Early Closing Association—may have been quite unaware of the fact, but she was, to all intents and purposes, a worse than Carolinian slave-driver, a worse than Egyptian task-mistress. The silly vanity, the overweening love of luxury and display, the impatience, the thoughtlessness, and sometimes the utter heartlessness of those who sacrifice to the cruel idol of Fashion, are the elements which cause the cup of sorrow of the milliners and dressmakers to overflow. If ladies would wear fewer dresses, would order them in time, and pay for them on delivery instead of running long bills, we should hear no more of white slavery at the West End.—*The Daily Telegraph.*

**TWENTY-FIVE YEARS' PROGRESS.**—Notwithstanding the vast extent of our public affairs, I do not believe that twenty-five years of more effective or beneficial legislation are to be found in the history of any country than of those of the last twenty-five years in England. Crying grievances, gross evils and mischief, have, with great prudence, wisdom, and circumspection, but at the same time with great firmness and decision, been remedied; the improvements that are before us are therefore, in many respects, of a different character from the improvements that lie behind us to be made; they are adjustments which our institutions will require. The progress of education, the progress of good and sound habits in the community, the increasing confidence which unites classes together—all these things point to a gradual enlargement of the privileges possessed by the people; and sure we may be that, as the necessity, the occasion for such changes is felt, a liberal disposition to adjust such changes will likewise be felt among us.—*Mr. Gladstone.*

**A GOOD WIFE.**—A good wife is a man's best movable, a scion incorporated with the stock, bringing sweet fruit; one that to her husband is more than a friend—an equal with him in the yoke. Calamities and troubles she shares alike; nothing pleases her that does not him. She is relative in all, and he, without her, but half himself. She is his absent hand, eyes, ears, and mouth—his present and absent all. She frames her nature unto his, nevertheless; the hyacinth follows not the sun more willingly. Stubbornness and obstinacy are herbs that grow not in her garden. She leaves tattling to the gossips of the town, and is more seen than heard. Her household is her charge, and her care of that makes her seldom non-resident. Her pride is but to be cleanly, and her thrift not to be prodigal. By her discretion she has children not triflers; a husband without her is misery in man's apparel; none but she has an aged husband to whom she is both a staff and a chair. To conclude, she is both wise and religious, which makes her all this.—*Sir Thomas Overbury's "Characters."*



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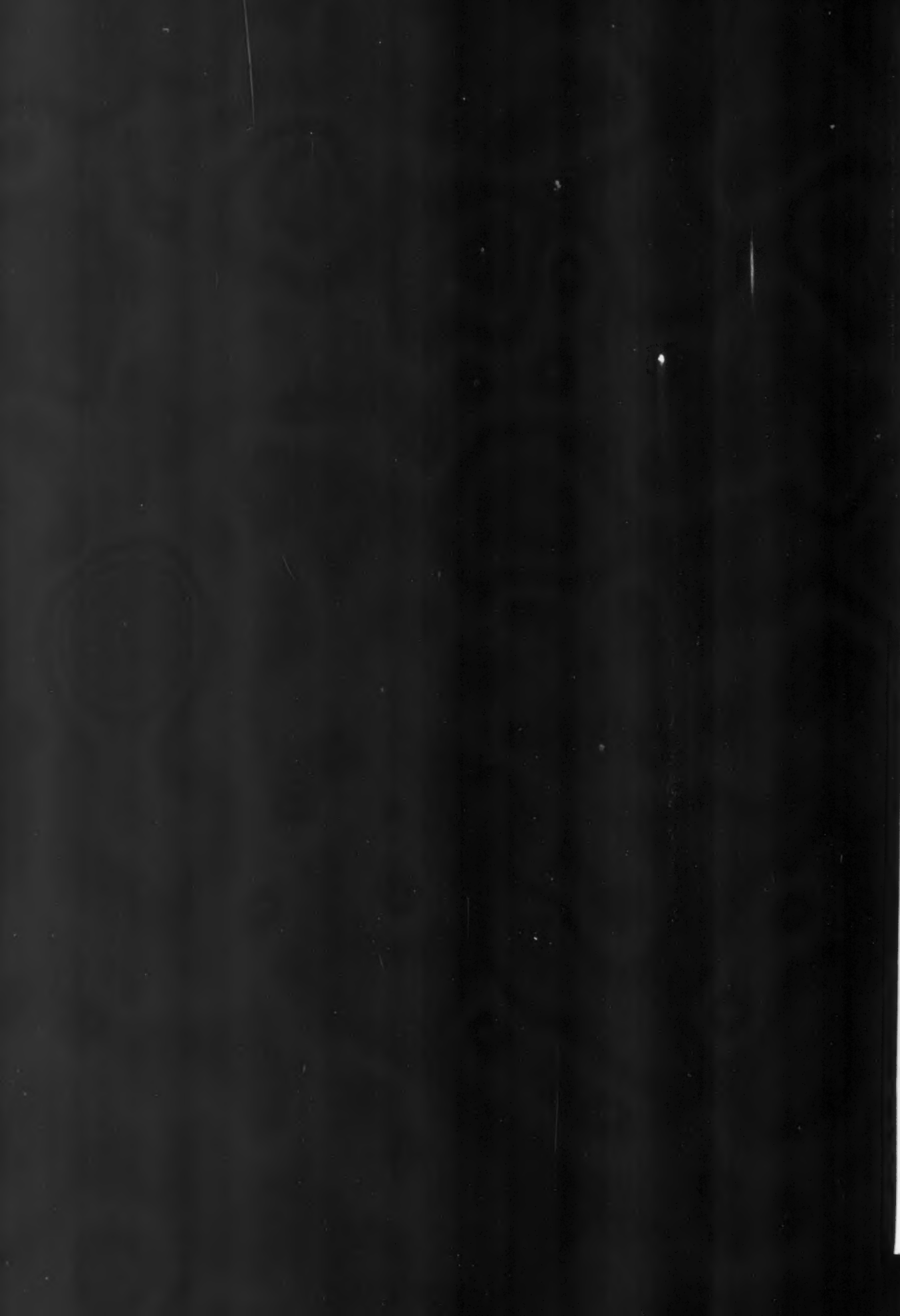
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